



Investment is an essential element of sound financial planning. BOSVG provides a fertile environment to grow your investments and yield the highest returns. Come in and sit with us and we will come up with the best investment options to meet your financial goals.



I had a business idea but wasn't sure how to make it a reality. BOSVG provided me with the financial resources to make my dream a reality and sound advice which has helped me succeed.
~ Keith Howard (Howards Marine & Guardsman Ltd) ~

HOLIDAYS:

01 JANUARY
NEW YEARS DAY

JANUARY 2013

February

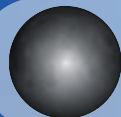
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March

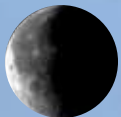
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At Bank of St. Vincent and the Grenadines, we are attentive to your needs and we will tailor the investment plan that best suits you – the customer!

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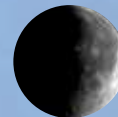
11 JANUARY
NEW MOON



18 JANUARY
FIRST QUARTER



27 JANUARY
FULL MOON



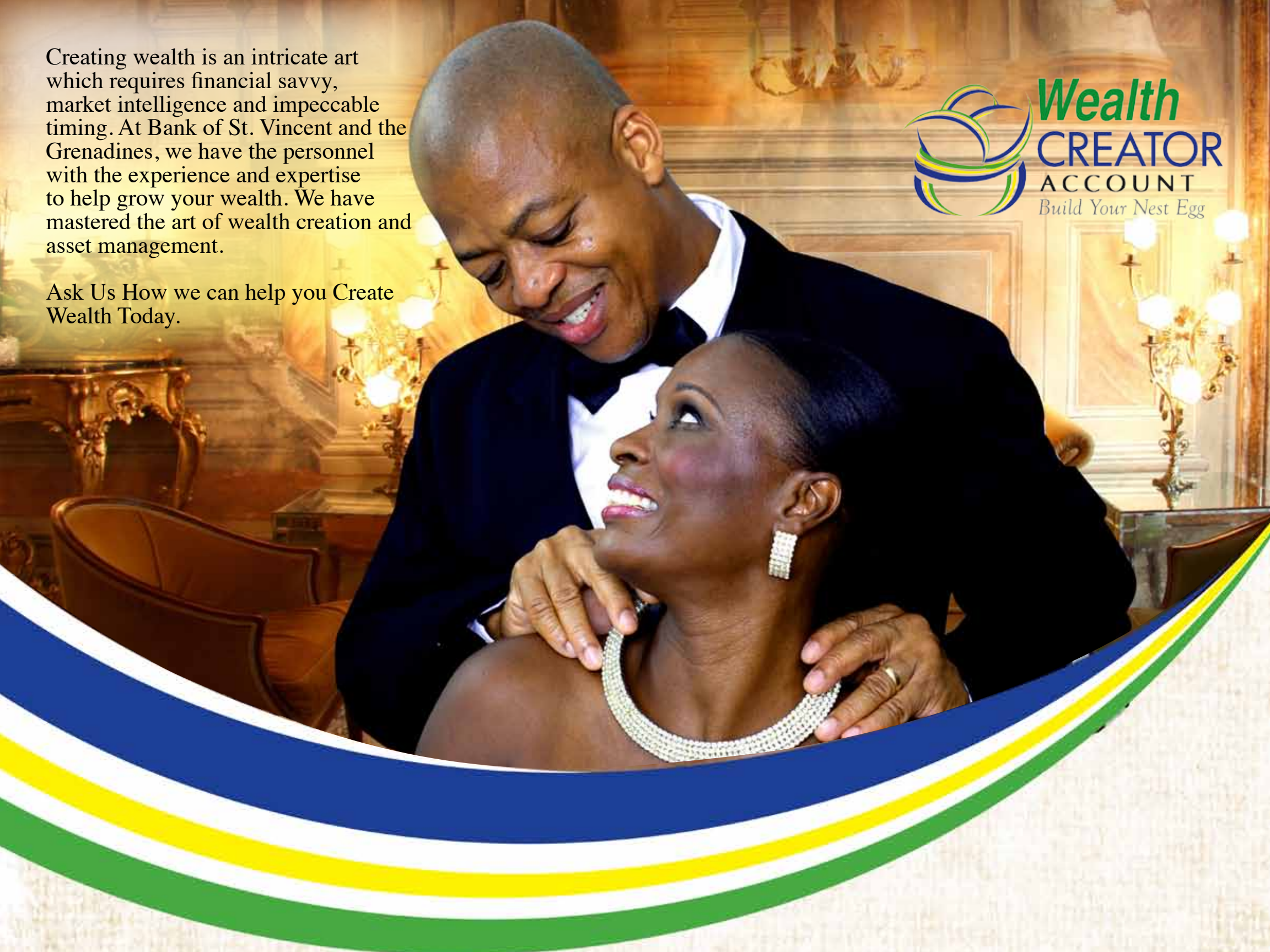
05 JANUARY
THIRD QUARTER



Bank of St. Vincent & the Grenadines
The Bank That Gives Me more

Creating wealth is an intricate art which requires financial savvy, market intelligence and impeccable timing. At Bank of St. Vincent and the Grenadines, we have the personnel with the experience and expertise to help grow your wealth. We have mastered the art of wealth creation and asset management.

Ask Us How we can help you Create Wealth Today.



*We fiddled around a little bit with our investment options until we placed our faith and confidence in the experts at BOSVG. We are happy we did!
~ Carl & Marjorie Browne ~*

FEBRUARY 2013

January

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March

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Let us help you make the right investment choices today, for a better tomorrow.



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Our Online Banking is part of our Convenience Banking services. Whether on a pc, smartphone or tablet, you have 24/7 access to all your accounts for a host of essential transactions.

Apply Today and Make your Life Better with BOSVG ONLINE.

BOSVGOonline
Online Banking from BOSVG



I too had my reservations about online banking but since I've been using BOSVGOonline, my transactions have been safe, secure and flawless.

~ Ivo Carr (Pulse) ~

HOLIDAYS:

14 MARCH
NATIONAL HEROES DAY

29 MARCH
GOOD FRIDAY

MARCH 2013



BOSVG Convenience Banking is safe, fast and secure. Come talk to us...we'll show you how easy and fun it is!



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February

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April

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Bank of St Vincent & the Grenadines
The Bank That Gives Me more

A MEMBER OF
ECPH



Swipe on the go is the by far one of the greatest innovations in wireless banking technology. And we are the happy to be the first to bring this to you. This card machine is a great asset to merchants who see it eliminating heavy cash transactions and a great convenience to customers who can now have their cards swiped without leaving their sight. Get Yours Today!

As a corporate customer in St. Vincent I wish to commend BOSVG for being the first to introduce such a product. This has given us an edge over the competition, as we can accept payment anywhere at any time.

~ Winston Morgan (Pops taxi) ~

APRIL 2013

HOLIDAYS:

01 APRIL
EASTER MONDAY



Life is Better.

Whether you're a business owner or customer, experience the convenience, security and safety of Swipe on the go – The Card Machine that comes to you.



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March

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May

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10 APRIL
NEW MOON



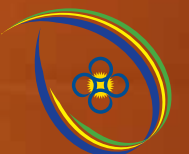
18 APRIL
FIRST QUARTER



25 APRIL
FULL MOON



03 APRIL
THIRD QUARTER



Bank of St. Vincent & the Grenadines
The Bank That Gives Me *more*

A MEMBER OF ECPH

Retirement should be a joyful time of your life. Let us help you retire in style!
 Have the financial freedom you so richly deserve. Your Golden Years Account,
 entitles you to an EZ Debit Card with special features, personalized service
 at a Special Services Counter at any of our branches.

GOLDEN
years



Golden Years is an account built just for us. Its benefits and privileges make our retirement years even more enjoyable.
 ~ Gloria Stapleton (Gloja's Trading Ltd) ~

HOLIDAYS:

01 MAY
 NATIONAL WORKERS' DAY

20 MAY
 WHIT MONDAY

*The world is your oyster...
 let us help you enjoy the
 fruits of your hard work and
 investment.*



MAY 2013

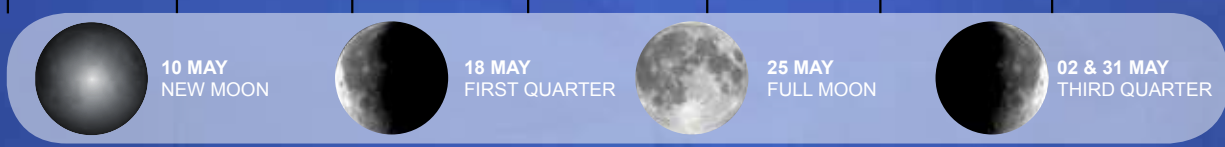
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Business Builder Account
 A solid foundation is essential in business as it is in life. Let BOSVG provide the framework for solid business success through our customized small business packages. We'll get you started with your Business Builder Account and nurture the growth of your business



business
BUILDER
 ACCOUNT



BOSVG has been receptive and responsive to the needs of my business at every stage of its growth. I've seen my business grow and I have also seen tremendous growth in BOSVG as a homegrown bank. BOSVG has been a good business partner to me!
 ~ Brian Hadaway (Ims) ~

JUNE 2013

May

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July

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We will be more than just your banker...we will be a reliable partner and mentor in your business success.



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08 JUNE
NEW MOON



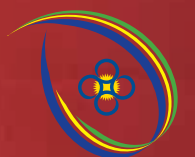
16 JUNE
FIRST QUARTER



23 JUNE
FULL MOON



30 JUNE
THIRD QUARTER



Bank of St. Vincent
 & the Grenadines
 The Bank That Gives Me *more*

A subsidiary of
 ECPH

Special occasions should be memorable and hassle free. puts the power in your hands. EZ Debit gives you the convenience and flexibility. Pay for goods and services at 24 million outlets and access 730,000 ATM's worldwide. EZ does it! Enjoy the Freedom today! Get your own EZ Debit Card.

ezdebit



When I travel or shop online, I like to keep track of my spending and make sure that my transactions are secure. So I never shop without my EZ Debit Card
~ Jamisha Wright ~

JULY 2013

HOLIDAYS:

08 JULY
CARNIVAL MONDAY

09 JULY
CARNIVAL TUESDAY



We are happy to design an international debit card just for you.



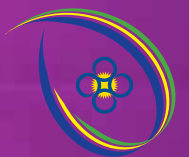
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June

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August

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Bank of St. Vincent & the Grenadines
The Bank That Gives Me more



08 JULY
NEW MOON



16 JULY
FIRST QUARTER



22 JULY
FULL MOON



29 JULY
THIRD QUARTER

Nurture the gift of saving in them from a tender age and it will stay with them for life. Give them the 'head start' they need today for a better, brighter tomorrow. Open a Junior Saver Account for your child. Your investment today will bear fruit in the years to come

Junior Saver ACCOUNT



One of the best gifts I could have given my daughter is her first bank account and it was a Junior Saver from Bank of St. Vincent and The Grenadines
 ~ Jean Johnny Findlay ~

HOLIDAYS:

01 AUGUST
EMANCIPATION DAY

AUGUST 2013

July

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At BOSVG we care about the future. This is why we are happy to bring you the Junior Saver Account.



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Bank of St. Vincent & the Grenadines
 The Bank That Gives Me more

The Smart Grower Account was created with our youth in mind. It is tailored to meet your financial goals at every stage of your life be it for Education, Business Enterprise, Sports or Recreation. Do the smart thing! Open your Smart Grower Account today.



*My Smart Grower Account reminds me that I have a great future ahead if I save and invest form early.
~ River Providence ~*

SEPTEMBER 2013

We built The Smart Grower Account so the Youth can feel part of something special and at the same time develop healthy savings and investment habits.



August

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05 SEPTEMBER
NEW MOON



12 SEPTEMBER
FIRST QUARTER



19 SEPTEMBER
FULL MOON



27 SEPTEMBER
THIRD QUARTER



Bank of St Vincent
& the Grenadines
The Bank That Gives Me more

A SUBSIDIARY OF
ECPH

We give you 24/7 access to your money, wherever you are in St. Vincent and the Grenadines. We have ATMs at our 8 branches and selected corporate partners across the island for your personal banking needs or credit/debit card withdrawals.



It's great to know that at almost any point in St. Vincent and the Grenadines BOSVG has installed an EZ AXess ATM machine for our convenience.

~ Donamie Providence ~

OCTOBER 2013

HOLIDAYS:

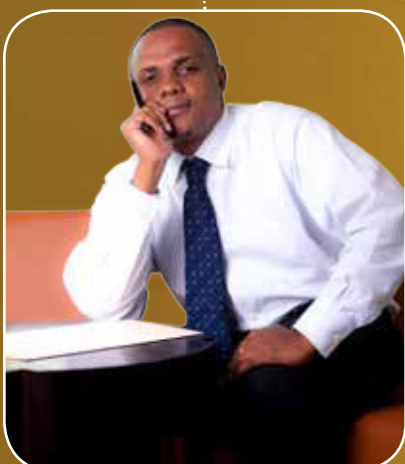
27 OCTOBER
INDEPENDENCE DAY*

(* The holiday would be celebrated on the following Monday



Life is Better

We promised to keep you connected to your money all over the country. We are happy to be the Bank with the largest ATM network in the country.



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September

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November

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Bank of St. Vincent & the Grenadines
The Bank That Gives Me more

A MEMBER OF ECPH



Your BOSVG Credit Card gives you Convenience, Access and Credit. You can benefit from our classic, gold or corporate cards – all backed the power of Visa and the BOSVG world class Service! Credit Yourself today! Apply for your BOSVG Credit Card.



*In my world, cash is no longer king. BOSVG Credit Cards make life easier! It really does.
~ Leonette Anderson (General Hardware) ~*



NOVEMBER 2013

We love the feel and smell of plastic and as every woman knows...it's a nice way to show that we have achieved financial freedom.



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October

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December

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03 NOVEMBER
NEW MOON



10 NOVEMBER
FIRST QUARTER



17 NOVEMBER
FULL MOON



25 NOVEMBER
THIRD QUARTER



A MEMBER OF
ECPH

Bank of St. Vincent
& the Grenadines
The Bank That Gives Me more

GET GOING LOANS

Life comes at you fast and sometimes you need a little help to get you going. BOSVG Get Going Loans are fast, flexible and adaptable to our customers' needs. Whether for Home, Health or Holiday, we will get you going. Come in and talk to us today.



My husband and I had been holding back on that Alaska Cruise for years now until we heard about BOSVG's Get Going Loans. Well, now am looking forward to that experience of a lifetime with the one I love.
 ~ Willis & Michelle Williams (Willies) ~

DECEMBER 2013

HOLIDAYS:

25 DECEMBER
CHRISTMAS DAY

26 DECEMBER
BOXING DAY

There are some things in life that one shouldn't have to wait to have or experience. Come let us get you going today!



November

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03 DECEMBER
NEW MOON



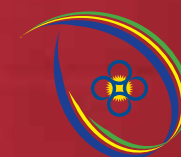
09 DECEMBER
FIRST QUARTER



17 DECEMBER
FULL MOON



25 DECEMBER
THIRD QUARTER



Bank of St. Vincent & the Grenadines
The Bank That Gives Me more

A MEMBER OF
BSPH



Bank of St Vincent & the Grenadines
The Bank That Gives Me *more*

A SUBSIDIARY OF
ECFH

2013 AT A GLANCE

January

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February

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March

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April

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May

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|----|----|----|----|----|----|----|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

June

| Mo | Tu | We | Th | Fr | Sa | Su |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

July

| Mo | Tu | We | Th | Fr | Sa | Su |
|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

August

| Mo | Tu | We | Th | Fr | Sa | Su |
|----|----|----|----|----|----|----|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

September

| Mo | Tu | We | Th | Fr | Sa | Su |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

October

| Mo | Tu | We | Th | Fr | Sa | Su |
|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

November

| Mo | Tu | We | Th | Fr | Sa | Su |
|----|----|----|----|----|----|----|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

December

| Mo | Tu | We | Th | Fr | Sa | Su |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

